

## CLAIMS

1. A carrier for a vehicle comprising:
  - (a) a three dimensionally contoured plastic substrate; and
  - (b) insulation disposed on the three dimensionally contoured plastic substrate.
2. A vehicle carrier according to claim 1, wherein the insulation is comprised of nonmetallic particles and the insulation is adhesively attached to the plastic substrate.
3. A vehicle carrier according to claim 1, wherein the insulation has a thickness of no greater than 0.10 inch and the plastic substrate is kept at a temperature that is at or below 200° Fahrenheit due to the insulation.
4. A vehicle carrier according to claim 1, wherein the insulation is comprised of nonmetallic particles in an adhesive binder, the insulation adhesively adheres to the plastic substrate, the insulation forms a layer on the plastic substrate that is thinner than the thickness of the plastic substrate, and the insulation has a thickness of between 0.10  
5 inch and about 0.01 inch.
5. A vehicle carrier according to claim 1, wherein the insulation is comprised of radiant heat deflecting particles received in a binder and the insulation adhesively adheres to the plastic substrate.
6. A vehicle carrier according to claim 1, wherein the insulation is comprised of radiant heat deflecting particles that prevent the plastic substrate from reaching a temperature of any greater than 155° Fahrenheit.
7. A vehicle carrier according to claim 1, wherein the plastic substrate comprises a shell of the carrier and further comprising a layer overlying the shell with the insulation disposed between the carrier and the layer.

8. A vehicle carrier according to claim 7, wherein the carrier comprises a motorcycle saddlebag and the layer overlying the shell is comprised of leather.
9. A vehicle carrier according to claim 7, wherein the carrier comprises a motorcycle tour pack.
10. A vehicle carrier according to claim 7, wherein the carrier comprises a vehicle seat assembly.
11. A vehicle carrier according to claim 7, wherein the shell is comprised of a high density polyethylene.
12. A vehicle carrier according to claim 7 wherein the insulation reduces heat flux to the shell by at least 20% as compared to a carrier having a shell and a covering with no insulation therebetween.
13. A vehicle carrier according to claim 7 wherein the insulation is comprised of an insulating material that includes at least one of a silica and a ceramic and a binder that includes at least one of an acrylic, an epoxy, and a latex.
14. A vehicle carrier according to claim 1, wherein the carrier has a portion that receives and supports an object, and wherein the insulation keeps the object at a temperature that is at or below 100° Fahrenheit due to the insulation.
15. A vehicle carrier according to claim 1, wherein the carrier has a compartment in which an object is supported and received, and wherein the insulation keeps the object in the compartment at a temperature that is at or below 100° Fahrenheit due to the insulation.

16. A carrier for a vehicle comprising:
- (a) a plastic substrate;
  - (b) an outer covering of a flexible material; and
  - (c) insulation disposed between the plastic substrate and the outer covering.
17. A vehicle carrier according to claim 16, wherein the carrier comprises a saddlebag, the outer covering is comprised of leather, synthetic leather or vinyl, and the insulation is disposed between a heat source of a vehicle to which the carrier is mounted and the plastic substrate.
18. A vehicle carrier according to claim 17, wherein the vehicle comprises a motorcycle, the heat source comprises an exhaust system of the motorcycle, and the insulation is comprised of one of silica and ceramic material.
19. A vehicle carrier according to claim 17, wherein the vehicle comprises a motorcycle, the heat source comprises an exhaust system of the motorcycle, and the plastic substrate and outer covering overlie a portion of the motorcycle exhaust system.
20. A vehicle carrier according to claim 16, wherein the carrier comprises a tour pack, the outer covering is comprised of leather, synthetic leather or vinyl, the vehicle comprises a motorcycle, and the insulation is disposed between a heat source of the motorcycle to which the carrier is mounted and the plastic substrate.
21. A vehicle carrier according to claim 16, wherein the carrier comprises a vehicle seat assembly that includes a seat occupant supporting surface and a seat cushion overlying the plastic substrate, the plastic substrate comprises a three dimensionally contoured seat pan of the vehicle seat assembly, and the insulation is disposed between a
- 5 seat cushion of the vehicle seat assembly and the seat pan of the vehicle seat assembly.

22. A carrier for a vehicle comprising:

(a) a plastic inner shell having a plurality of end walls and a plurality of sidewalls defining a cavity therebetween;

5 (b) an outer covering that covers an exterior surface of each one of the end walls and the sidewalls; and

(c) insulation disposed between the outer covering and the exterior surface of each one of the end walls and the sidewalls.

23. A vehicle carrier according to claim 22, wherein the vehicle comprises a motorcycle, the shell is comprised of a polyethylene, and the insulation is comprised of one of silica and ceramic material bonded to each exterior surface.

24. A vehicle carrier according to claim 22, further comprising a cover, an outer covering that covers an exterior surface of the cover, and insulation disposed between the cover and the outer covering.

25. A carrier for a vehicle comprising:

(a) an inner shell having at least one sidewall that defines an article holding cavity;

(b) a first outer covering that covers an exterior surface of the sidewall;

5 (c) a first insulation disposed between the first outer covering and the exterior surface of the sidewall;

(d) a cap that is hingedly attached to one of the inner shell and the first outer covering;

(e) a second outer covering that covers an exterior surface of the cap; and

10 (f) a second insulation disposed between the second outer covering and the exterior surface of the cap.

26. A carrier for a vehicle comprising:

(a) an inner shell having at least one sidewall that defines an article holding cavity;

(b) a first outer covering that covers an exterior surface of the sidewall;

5 (c) a first insulation disposed between the first outer covering and the exterior surface of the sidewall, wherein the first insulation is comprised of one of ceramic particles and silica particles;

(d) a cap that is hingedly attached to one of the inner shell and the first outer covering;

10 (e) a second outer covering that covers an exterior surface of the cap; and

(f) a second insulation disposed between the second outer covering and the exterior surface of the cap, wherein the second insulation is comprised of one of ceramic particles and silica particles.